

State of Washington
Office of Insurance Commissioner
2003 Washington Market Share and Loss Ratio
Line of Business: Other Liability

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	National Union Fire Ins Co Of Pitts	19445	PA	\$41,462	7.44%	\$38,024	\$11,298	29.71%
2	Federal Ins Co	20281	IN	\$34,212	6.14%	\$33,246	\$38,513	115.84%
3	St Paul Fire & Marine Ins Co	24767	MN	\$32,428	5.82%	\$27,227	\$24,763	90.95%
4	Continental Cas Co	20443	IL	\$27,002	4.84%	\$25,418	\$9,947	39.13%
5	American States Ins Co	19704	IN	\$26,115	4.69%	\$24,111	\$9,919	41.14%
6	General Ins Co Of Amer	24732	WA	\$19,472	3.49%	\$17,644	\$23,105	130.95%
7	Insurance Co Of The State Of PA	19429	PA	\$15,182	2.72%	\$13,709	\$2,101	15.33%
8	Zurich American Ins Co	16535	NY	\$14,595	2.62%	\$12,338	\$13,917	112.80%
9	American Guarantee & Liability Ins	26247	NY	\$14,153	2.54%	\$11,467	\$3,139	27.37%
10	Executive Risk Ind Inc	35181	DE	\$13,864	2.49%	\$12,262	\$3,371	27.49%
11	Ohio Cas Ins Co	24074	OH	\$10,904	1.96%	\$10,411	\$4,830	46.39%
12	Attorneys Liab Assur Society Inc RRG	10639	VT	\$10,579	1.90%	\$10,618	(\$3,917)	(36.89)%
13	State Farm Fire And Cas Co	25143	IL	\$10,451	1.88%	\$10,433	\$4,812	46.12%
14	St Paul Mercury Ins Co	24791	MN	\$9,288	1.67%	\$9,631	(\$55)	(0.57)%
15	Liberty Ins Underwriters Inc	19917	NY	\$8,688	1.56%	\$6,506	\$2,922	44.92%
16	Westport Ins Corp	34207	MO	\$8,513	1.53%	\$8,661	\$4,817	55.62%
17	Safeco Ins Co Of Amer	24740	WA	\$8,145	1.46%	\$8,166	\$4,868	59.61%
18	XL Specialty Ins Co	37885	DE	\$8,006	1.44%	\$9,473	\$4,632	48.90%
19	Gulf Ins Co	22217	CT	\$7,223	1.30%	\$7,256	\$8,085	111.42%
20	National Surety Corp	21881	IL	\$6,693	1.20%	\$5,935	(\$8,445)	(142.30)%
21	Ace American Ins Co	22667	PA	\$6,600	1.18%	\$6,466	\$1,982	30.65%
22	Liberty Mut Ins Co	23043	MA	\$6,216	1.12%	\$6,645	\$4,225	63.58%
23	Travelers Property Cas Of Amer	25674	CT	\$5,177	0.93%	\$5,029	\$6,208	123.46%
24	Travelers Cas & Surety Co Of Amer	31194	CT	\$5,038	0.90%	\$4,337	\$2,994	69.04%
25	Transportation Ins Co	20494	IL	\$4,900	0.88%	\$4,443	\$2,507	56.42%
26	Universal Underwriters Ins Co	41181	KS	\$4,879	0.88%	\$4,738	\$2,043	43.12%
27	Farmers Ins Exch	21652	CA	\$4,840	0.87%	\$4,869	\$2,613	53.67%
28	Old Republic Ins Co	24147	PA	\$4,549	0.82%	\$4,633	\$671	14.47%
29	Mutual Of Enumclaw Ins Co	14761	WA	\$4,503	0.81%	\$4,839	\$657	13.58%
30	Royal Ins Co Of Amer	26980	IL	\$4,329	0.78%	\$8,660	\$10,154	117.26%
31	Great American Assur Co	26344	OH	\$4,233	0.76%	\$3,430	\$719	20.95%
32	American Home Assur Co	19380	NY	\$4,226	0.76%	\$2,728	\$293	10.75%
33	North American Specialty Ins Co	29874	NH	\$4,107	0.74%	\$3,789	\$5,862	154.71%
34	Genesis Ins Co	38962	CT	\$4,044	0.73%	\$5,090	\$7,929	155.78%
35	RLI Ins Co	13056	IL	\$3,970	0.71%	\$4,222	\$4,947	117.17%
36	Twin City Fire Ins Co Co	29459	IN	\$3,968	0.71%	\$3,487	\$6,302	180.73%
37	Federated Mut Ins Co	13935	MN	\$3,942	0.71%	\$3,415	\$1,048	30.70%
38	Great American Ins Co	16691	OH	\$3,853	0.69%	\$4,340	\$3,040	70.05%
39	Philadelphia Ind Ins Co	18058	PA	\$3,736	0.67%	\$3,351	\$4,633	138.24%
40	Security Ins Co Of Hartford	24902	CT	\$3,650	0.65%	\$4,058	\$6,406	157.87%
All 357 Other Companies				\$139,645	25.05%	\$142,314	\$150,797	105.96%
Totals (Loss Ratio is average)				\$557,379	100.00%	\$537,419	\$388,654	72.32%

(1)Excluding all Loss Adjustment Expenses (LAE)